

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	RAFAEL BEROVIDES	§	Case No.: 07-20176
	NORIS C BEROVIDES	§	
		§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2007.
- 2) This case was confirmed on 12/17/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/10/2008, 11/16/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/24/2012.
- 6) Number of months from filing to the last payment: 54
- 7) Number of months case was pending: 61
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 8,213.00
- 10) Amount of unsecured claims discharged without payment \$ 15,999.82
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 53,456.17
Less amount refunded to debtor	\$ 956.85
NET RECEIPTS	\$ 52,499.32

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 3,387.38
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 5,887.38**

Attorney fees paid and disclosed by debtor **\$ 1,000.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
OMNI CREDIT SVCS OF	UNSECURED	577.00	586.18	586.18	586.18	104.91
CHASE AUTO FINANCE	SECURED	15,000.00	.00	11,581.17	11,581.17	3,535.06
CHASE AUTO FINANCE	UNSECURED	716.00	507.08	507.08	507.08	12.76
ACCOUNT RECOVERY SER	UNSECURED	876.00	NA	NA	.00	.00
US CELLULAR	OTHER	.00	NA	NA	.00	.00
AFNI INC	UNSECURED	842.00	NA	NA	.00	.00
US CELLULAR	OTHER	.00	NA	NA	.00	.00
EAST BAY FUNDING	UNSECURED	588.00	588.42	588.42	588.42	104.96
AT&T LAW DEPARTMENT	OTHER	.00	NA	NA	.00	.00
SBC	OTHER	.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,074.00	1,014.11	1,014.11	1,014.11	179.71
HSBC	OTHER	.00	NA	NA	.00	.00
SUPERIOR ASSET INC	OTHER	.00	NA	NA	.00	.00
BALLYS TOTAL FITNESS	OTHER	.00	NA	NA	.00	.00
BRUNO APPLIANCE INC	UNSECURED	11,500.58	11,752.76	11,752.76	11,752.76	2,081.22
PEKAY & BLITSTEIN PC	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	2,114.00	2,135.46	2,135.46	2,135.46	378.17
CAPITAL ONE	UNSECURED	1,212.00	1,221.86	1,221.86	1,221.86	216.37
CAPITAL ONE	UNSECURED	778.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	408.00	408.13	408.13	408.13	73.56
CAPITAL ONE	UNSECURED	262.00	262.36	262.36	262.36	47.85
CARSON PIRIE SCOTT	OTHER	.00	NA	NA	.00	.00
HOUSEHOLD MORTGAGE S	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HOUSEHOLD MORTGAGE S	OTHER	NA	NA	NA	.00	.00
CAVALRY PORTFOLIO SV	UNSECURED	132.00	NA	NA	.00	.00
AT & T	OTHER	.00	NA	NA	.00	.00
CBCS	UNSECURED	2,930.00	NA	NA	.00	.00
GOTTLIEB MEMORIAL HO	OTHER	.00	NA	NA	.00	.00
COMCAST	UNSECURED	612.00	NA	NA	.00	.00
COMCAST	OTHER	.00	NA	NA	.00	.00
CREDIT PROTECTION	OTHER	.00	NA	NA	.00	.00
CREDIT MANAGEMENT IN	UNSECURED	332.00	NA	NA	.00	.00
CREDIT MANAGEMENT	OTHER	.00	NA	NA	.00	.00
CREDIT RECOVERY INC	UNSECURED	175.00	NA	NA	.00	.00
DEPENDON COLLECTION	UNSECURED	1,615.00	NA	NA	.00	.00
MIDWEST ASSOCIATES I	OTHER	.00	NA	NA	.00	.00
DEPENDON COLLECTION	UNSECURED	96.00	NA	NA	.00	.00
IL DEPT OF EMPLOYMEN	UNSECURED	2,896.00	2,795.00	2,512.91	2,512.91	494.88
IL DEPT OF EMPLOYMEN	OTHER	.00	NA	NA	.00	.00
LIMITS DEPOT FCU	UNSECURED	1,005.04	3,371.14	3,371.14	3,371.14	597.77
MIDWEST COMMERCIAL M	UNSECURED	770.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	UNSECURED	588.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	103.00	NA	NA	.00	.00
NORWEGIAN AMERICAN H	UNSECURED	230.00	NA	NA	.00	.00
FRIEDMAN & WEXLER	OTHER	.00	NA	NA	.00	.00
RESURGENCE FINANCIAL	UNSECURED	2,282.82	NA	NA	.00	.00
RESURRECTION HEALTH	UNSECURED	1,153.00	NA	NA	.00	.00
ILLINOIS COLLECTION	OTHER	.00	NA	NA	.00	.00
OUR LADY OF THE RESU	OTHER	.00	NA	NA	.00	.00
SAKS INC	UNSECURED	63.00	NA	NA	.00	.00
SPRINT PCS	UNSECURED	900.00	NA	NA	.00	.00
SPRINT PCS	OTHER	.00	NA	NA	.00	.00
LIMITS DEPOT FCU	SECURED	NA	1,000.00	.00	.00	.00
TARGET	UNSECURED	1,337.00	NA	NA	.00	.00
TOYOTA MOTOR CREDIT	UNSECURED	185.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,500.00	846.22	846.22	846.22	144.39
ST MARY OF NAZARETH	UNSECURED	NA	1,418.00	1,418.00	1,418.00	234.57
EAST BAY FUNDING	UNSECURED	NA	171.00	171.00	171.00	28.96

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	11,581.17	11,581.17	3,535.06
All Other Secured	.00	.00	.00
TOTAL SECURED:	11,581.17	11,581.17	3,535.06
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	26,795.63	26,795.63	4,700.08

Disbursements:

Expenses of Administration	\$ 5,887.38	
Disbursements to Creditors	\$ 46,611.94	
TOTAL DISBURSEMENTS:		\$ 52,499.32

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/15/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.